

## NEW HAMPSHIRE CHECKLIST FOR GROUP LIFE FORMS

Company Name \_\_\_\_\_

Additional Company Names for Multiple Company Filing (Only if using exact same form)

Where Referenced Form/Page/Paragraph	Statute	Title	Summary
N/A   Why No Yes        /    /	408:16 (I)	Grace Period	A provision that the policyholder is entitled to a grace period of 31 days for the payment of any premium due except the first
N/A   Why No Yes        /    /	408:16 (II)	Incontestability	A provision that the validity of the policy shall not be contested, except for nonpayment of premiums, after it has been in force for 2 years from its date of issue; and that no statement made by any person insured under the policy relating to his insurability shall be used in contesting the validity of the insurance after such insurance has been in force prior to the contest for a period of 2 years nor unless it is contained in a written instrument signed by him.
N/A   Why No Yes        /    /	408:16 (III)	Contestability	A provision that a copy of the application, if any, of the policyholder shall be attached to the policy when issued, that all statements made by the policyholder or by the persons insured shall be deemed representations and not warranties, and that no statement made by any person insured shall be used in any contest unless a copy of the instrument containing the statement is or has been furnished to such person or to his beneficiary.
N/A   Why No Yes        /    /	408:16 (V)	Misstatement	A provision specifying an equitable adjustment of premiums or of benefits or of both to be made in the event the age of a person insured has been misstated, such provision to contain a clear statement of the method of adjustment to be used.
N/A   Why No Yes        /    /	408:16 (VI)	Any Person	A sum not exceeding \$250 to any person appearing to the insurer to be equitably entitled thereto by reason of having incurred funeral or other expenses incidental to the last illness or death of the person insured.

N/A Why No Yes / /	408:16 (VIII)	Termination of Employment	A provision that if the insurance, or any portion of it, on a person covered under the policy ceases because of termination of employment or of membership in the class or classes eligible for coverage under the policy, such person shall be entitled to have issued to the person by the insurer, without evidence of insurability, an individual policy of life insurance.
N/A Why No Yes / /	408:16 (IX)	Group Policy Terminates	A provision that if the group policy terminates or is amended so as to terminate the insurance of any class of insured persons, every person insured thereunder at the date of such termination whose insurance terminates and who has been so insured for at least 5 years prior to such termination date shall be entitled to have issued by the insurer an individual policy of life insurance. The group policy may provide that the amount of such individual policy shall not exceed the smaller of (a) the amount of the person's life insurance protection ceasing and (b) \$10,000. Each insured person shall be given written notice of this conversion privilege and its duration within 15 days after the date of termination of the group contract or policy. If this notice is given more than 15 days after the date of termination, the time allowed for the exercise of the privilege of conversion shall be extended for a period of 15 days following the date of the written notice. Such notice shall be mailed by the insurer to the insured person at the last address furnished to the insurer by the policyholder.
N/A Why No Yes / /	408:16 (X)	Death During Conversion Period	A provision that if a person insured under the group policy dies during the period within which he would have been entitled to have an individual policy issued the amount of life insurance which he would have been entitled to have issued to him shall be payable as a claim under the group policy, whether or not application for the individual policy or the payment of the first premium therefor has been made.
N/A Why No Yes / /	408:16 (XI)	Extension for Mentally or Physically disabled	Whenever any policy of group life insurance extends group life insurance to the spouse, child or children, or other dependents of an employee, or other member of the group, and if the coverage of any dependent of any employee or member of the group insured by such policy who is mentally or physically incapable of earning a living on the date as of which such dependent's status as a covered family member would otherwise expire because of age, shall continue under such policy while such policy remains in force.
N/A Why No Yes / /	408:16-b	Coverage During Labor Dispute	Any employee whose compensation includes group life insurance, the premiums for which are paid in full or in part by an employer, may pay the premiums as they become due directly to the policyholder whenever the employee's compensation is suspended or terminated directly or indirectly as the result of a strike, lockout, or other labor dispute for a period not exceeding 6 months and at the rate and coverages as the policy provides.
N/A Why No Yes / /	408:18-c	Prohibited Provisions	No group life insurance policy or certificate shall contain any provision that reduces or denies any benefit otherwise payable because a preexisting medical or health condition contributed to the death or disability of the insured. No group life insurance policy or certificate shall contain any provisions that exclude benefits for specified illnesses or medical conditions of the insured or which impose additional waiting periods for preexisting conditions or specified illnesses or medical conditions of the insured.